

# COLLEGE KNOWLEDGE

## DC-CAP College Student Manual

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## INTRODUCTION

*Welcome to the world of college. You have made a decision that will forever change your life. College is a wonderful opportunity to explore who you are and who you will become. You will hear often that college is “what you make it.” This is not just a saying, but it is the truth. We encourage you to take full advantage of every opportunity available to you. Know that the people you meet, the classes you will take, the places you will go, the challenges you face and the obstacles that you overcome will become a part of your total learning experience. Don’t be afraid to ask for help, but rather embrace every chance you can to seek assistance. It can make the difference in failing or surviving. Remember that your professors, advisors, DC-CAP staff and your parents want you to do well. We all have an investment in your success. You have taken the first step to gaining success and prosperity. Congratulations! We wish you well in your college career.*

**DC-CAP MISSION & GOALS:** DC-CAP’s mission is to encourage and enable DC public school students to enroll and graduate from college. We provide services, financial aid, and support for college students and their parents. Our mission is to motivate and assist you to complete your college education.

**THE PURPOSE FOR CREATING COLLEGE KNOWLEDGE:** College Knowledge has been created to help you understand how to survive college. College Knowledge is a manual that provides general information. Its contents are applicable to two-year and four-year institutions. You will discover information on the academic as well as the social aspects of college. Our hope is that you will use this information as a guide and find it a useful tool to help you stay in school.

**GETTING THE BEST USE OF THE MANUAL:** This manual should be used solely as a resource guide to aid you with familiarizing yourself with college terms, life, roles and responsibilities. It should not be used in place of you actually going after the resources available to you at your college of choice. There are people available to assist you with all of your needs. This resource guide can be used as an initial point of reference. If you desire more information, locate the appropriate department or office at your college. And remember, DC-CAP staff will always be available to assist you.

### SPECIAL MESSAGE TO NEW COLLEGE STUDENTS!

There are several differences between high school and college; however, the most important difference is your state of mind. There is not going to be anyone there to wake **YOU** up for class, make sure that **YOU** study, or take notes in class. In college, **YOU ARE IN CONTROL OF YOUR EDUCATION.** **YOU ARE RESPONSIBLE FOR GETTING WHAT YOU NEED FROM YOUR UNIVERSITY.** **YOU** will be held responsible if you do not succeed at your college. **YOU** have the opportunity to get all you can from your university. If you feel that you are trying hard and not getting the results that you deserve, it is **YOUR** responsibility to let someone know that can help you.

## Contacting DC-CAP

DC-CAP's College Student Services Division has several ways in which you can reach an advisor. All registered DC-CAP college students and their families have a College Student Services advisor. Your advisor has been assigned to you based on the year you graduate from high school. You can reach an advisor by mail, phone and/or e-mail. Please review the information below for contacting us. We encourage you to make an appointment whenever possible, however walk-ins are accepted.

**MAILING ADDRESS** 1029 Vermont Avenue, N.W., Suite 500  
Washington, DC 20005

**TOLL-FREE PHONE:** (866) 729 – 2025

**FAX NUMBER:** (202) 783- 4026

**WEBSITE ADDRESS:** [www.dccap.org](http://www.dccap.org)

**ADVISOR ASSIGNMENT:** Please review the chart below for the advisor assigned to you. Your advisor has been assigned to you based on the year you graduated from college.

<b><u>Gregory Ellis</u></b> Program Manager (202) 783-3853 <a href="mailto:DCCAPELLIS@aol.com">DCCAPELLIS@aol.com</a>	If you <u>graduated</u> in <u>2000</u> , you can contact Mr. Ellis for all issues regarding your college pursuits.
<b><u>Kimberly Patten</u></b> College Advisor (202) 347-6458 <a href="mailto:DCCAPPATT@aol.comm">DCCAPPATT@aol.comm</a>	If you <u>graduated</u> in <u>2001</u> , you can contact Ms. Patten for all issues regarding your college pursuits.
<b><u>Felicia Moore</u></b> College Advisor (202) 783-3854 <a href="mailto:DCCAPGRADS2@aol.com">DCCAPGRADS2@aol.com</a>	If you <u>graduated</u> in <u>2002</u> , you can contact Mrs. Moore for all issues regarding your college pursuits.
<b><u>Alecia Caldwell</u></b> College Advisor (202) 347-6547 <a href="mailto:DCCAPCALD@aol.com">DCCAPCALD@aol.com</a>	If you <u>graduated</u> in <u>2003</u> , you can contact Ms. Caldwell for all issues regarding your college pursuits.

## **Chapter 1: College Orientation**

### **I. INTRODUCTION TO THE REGISTRAR'S OFFICE**

Every college has a registrar's office. Here are some of the functions of the registrar's office.

- ❑ request copies of your grades or transcripts
- ❑ register for classes
- ❑ drop classes
- ❑ get permission to register for classes at neighboring colleges
- ❑ request enrollment verifications

The Registrar's office houses information on your local and permanent address, college grades and tracks your course enrollment on a semester or quarter basis. You will not spend too much time in the Registrar's Office, however it is an important office on a college campus. Listed are services and terms used by a college's registrar's office.

#### **Registrar Functions**

An **Academic Transcript** is a form or document that contains a history of all of your courses or classes you have taken. On this transcript you will find the grades and credit hours earned while in a class. Some transcripts contain information about your previous educational history, like your SAT score and/or your High School Grade Point Average (GPA). Requesting an academic transcript through the registrar's office is considered official and you will be charged a fee varying from \$2 - \$5.

**Add/Drop** is period of time dedicated to registering for or to drop a class after classes have started. At most schools, students are allowed to increase classes or to reduce a course load without being penalized up to a 10-day period after classes have officially begun. During this period, students who reduce their course load below full-time may be entitled to a refund of the money they personally paid toward tuition costs. Students who receive financial aid should consult their financial aid advisor about carrying a course load below 12 credit hours and the effect it will have on their financial assistance.

A **Consortium** is an agreement formed between two universities that allow students to cross enroll in classes at other institutions. Students who enroll at other institutions will have to get approval from their college dean or advisor to get credit for the classes they take at an outside institution. Students who choose to register for a class through a consortium school will pay a per credit hour charge based on their home school and in most cases only be allowed to enroll in elective courses.

**Course Registration** is the term used when you select the courses for which you desire to enroll during a quarter or semester. Registration can be completed by paper, in person with a staff

person from your college registrar's office and/or by phone. **Course registration** is synonymous with regular registration. Some schools have a period called **pre-registration**, which is the same as course registration, however it is completed earlier. A student can usually pre-register if their tuition has been paid in full and they are a second semester freshman and beyond. The term **late registration** occurs after regular registration and allows a student, who otherwise would not do so during pre-registration and regular registration periods to register for classes. Late registration usually corresponds with the **Add/Drop** period.

**Late Registration** is a service offered to students who otherwise are unable to pre-register or go through a regular registration for courses. A fee is assessed by the registrar's office by most schools when a student registers for classes late. The late registration period corresponds with the week of adding and dropping courses. Students who register late will have limited choices for class selections.

**Directory Information:** This is a published document that contains your local and permanent addresses, local and permanent phone numbers and parental information. It may contain information about your GPA, SAT scores, and high school. This record may contain your class schedule as well as other pertinent information. You have a choice as to what you would like to be released to the public. Students who wish to have their information remain private must fill out a special form with the registrar's office during registration. See FERPA below.

**Enrollment Verification** is the confirmation of your enrollment in college, which can be requested by an outside organization. An agent of the college registrar's office should only perform confirmation of your enrollment. Agencies like student loan servicing centers, scholarship programs, DC-CAP, other colleges or health insurance organizations may require this in order to disburse resources and/or to validate eligibility for some type of service.

**FERPA** stands for Family Educational Rights and Privacy Act (sometimes called the Buckley Amendment). Passed by Congress in 1974, the Act grants four specific rights to the adult student:

- The right to see the information that the institution is keeping on the student
- The right to seek amendment to those records and in certain cases append a statement to the record
- The right to consent to disclosure of his/her records
- The right to file a complaint with the FERPA Office in Washington

## Enrollment Verification Terms

**Full Time:** A term used for students who are enrolled in class for a minimum of 12 credit hours up to 20 credit hours. A student who enrolls full time is eligible for all types of federal and institutional financial aid. Students who enroll for more than 20 credit hours may be charged an additional fee above the standard rate of tuition.

**Three-quarters time:** A term used for students who are enrolled in class for a minimum of 9 credit hours up to 11 credit hours. A student who enrolls  $\frac{3}{4}$  time is only eligible for federal aid.

**Half-Time:** A term used for students who enroll in class for six credit hours. This is the minimum number of credit hours a student can enroll in school to qualify for federal aid.

**Less Than Half Time:** A term used for students who are enrolled in class for less than six credit hours. In some cases, a student may qualify for a federal Pell grant. Other federal aid such as a Stafford student loan is not available.

**Clock Hours:** A term or system used by schools with vocational programs. These hours measure the amount of focused study/work time needed to gain certification.

**Semester:** A term used to describe a period of enrollment that occurs twice a year. Semesters are usually identified by a fall and spring term that makes up an academic year.

**Quarter:** A term used by institutions that operate on a tri-semester. Quarters are usually identified by fall, winter and spring terms that make up an academic year.

## Grading Terms

**Grade Point Average:** Your Grade Point Average (GPA) is obtained by dividing total your number of grade points earned by the total number of credits taken. Every college calculates the GPA differently. It is important to understand how your GPA is calculated. Your GPA may be used as a criterion to obtain a job or scholarship.

**Pass/Fail:** A student may choose the Pass/Fail option for one course a semester. This option is usually offered for classes that carry one credit or less. Students earn a “Pass” when their grade earned in a class is a “C” or better and a “Fail” when it is a “D” or below. A pass/fail grade allows you to earn the credit hours without a letter grade calculation in your GPA.

**Withdraw:** A term used when a student voluntarily terminates enrollment from a class or classes.

**Incomplete:** A term used when a student is granted permission by their professor to complete course work for a class that has ended. An incomplete is usually granted to a student who was unable to complete a class for medical or personal reasons.

**Administrative “F” (F/A):** A term used by professors to label a student that has one or more assignments to complete at the end of a grading period. Once the assignment is complete, a letter grade will be reported to the registrar’s office.

## **Types of Absences**

**Leave of Absence:** A right given to a student who wishes to take a leave from class for a semester or more for personal and/or religious reasons. A student must submit this request in writing to the Dean’s office for approval. When a student is ready to return to school, a letter should be written to the Dean indicating their plans for returning as well as their plans for completing their degree. During a leave of absence, a student is not eligible for financial aid. If a student received federal loans during a leave of absence exceeding six consecutive months, the student is responsible for making payments on his/her loans until he/she returns to school at least half-time.

**Medical Leave of Absence:** A right given to a student who is faced with health challenges. A doctor’s diagnosis is needed for approval of a medical leave.

## **II. ACADEMIC SUPPORT & ADVISING SERVICES**

Colleges and universities have programs that provide academic support to students throughout their college career. These programs are designed to assist all students to achieve academic success. Emphasis is usually placed on first and second year undergraduate students, but the services are available to all. College support services are intended to strengthen academic skills so that a student can complete their college education. You are encouraged to seek out and take full advantage of the programs offered; after all, you pay for them. Listed below are samples of the types of programs that may be available at your school.

### **Sample Types of Academic Support Services**

- *Academic Counseling*
- *Faculty Advising*
- *Tutorial Services*
- *Math, Science, Reading & Writing Labs*
- *Freshman Orientation Sessions*



- *Pre-college Summer Bridge Programs*
- *Time Management & Study Skills*
- *Note-Taking & Test Preparation*
- *Peer Counseling*

### III. STUDENT AFFAIRS

Every college or university has a division known as Student Affairs or Student Services. The goal of this department is to ensure the overall education of the college student inside and outside of the classroom, with focus on out of classroom learning opportunities. Departments within the Student Affairs division may include **Residence Life, Counseling Services, Clubs and Organizations, Minority Services**, etc. These departments at your colleges and universities will be dedicated to developing each student into a successful graduate. There are various safety nets in place to keep you from failing. Find out what the services on your campus are and use them.

### IV. STUDENT SUPPORT SERVICES

**New Student Orientation** is your introduction to college life. This is a time for you to meet your fellow classmates, become familiar with the college's academic traditions, register for classes, and at some schools, get settled in your residence hall. At the new student orientation, you will learn about the services available to you as a student, have all your questions answered about school, and have a good time.

During this time you will be involved in placement testing, registration, deans' assemblies, meetings with faculty, and other social events. You will also have the opportunity to buy books, arrange for phone service, get your ID card and more. It is truly an opportunity for you and your parents to get a feel for a college before you actually begin going to class.

**Freshman Orientation** is an extension of the New Student Orientation. It is a class that is held for one semester to a year for all first year students. Freshman orientation is most often offered on the campus of Historically Black Colleges and Universities. The class provides a more in-depth introduction to the campus, services and general survival skills. Freshman orientation class is a required course and students must successfully complete the class before graduation. Most schools offer the class once a week and it carries one credit.

**Minority Student Affairs/Multicultural Affairs** is an extension of the "Student Affairs" division at a school. Most colleges have this division to address the needs of students who are not in the majority. The needs of a minority student are addressed academically, socially as well as financially at most colleges. You will be able to have access to the standard support services offered at a university as well as the services that are available through such a department. Most

importantly, you can find someone there who is committed to seeing you be productive and successful in college.

**Student Health:** Colleges require that all students have health insurance coverage, either through their parents or under the school's insurance policy. If you are a student who is studying out of state, you won't be able to come home to see your "family doctor" each time that you have health challenges. Students who study locally may also find it burdensome to try to get a doctor's appointment as well. To accommodate your health needs, colleges have a Student Health Department or clinic. Usually you are not charged additional fees to visit the office, however there may be times when you will be referred to a local hospital. Be aware that when you are treated by a hospital, there may be additional costs associated with those services. Having comprehensive health insurance coverage will help to reduce or eliminate out of pocket expenses.

## **V. RESIDENCE LIFE**

### **PRE-COLLEGE MOVING TIPS!!**

Packing for college can be more taxing than the SATs. Clothes, appliances, furniture, room decorations—figuring out what and how much of it to lug to school can really try your sanity, not to mention that of your parents. The temptation to bring a lifetime of accumulated junk with you to college is a great one, but remember that your dorm room will not be much bigger than the U-Haul. Try to pack only the essentials, and when in doubt, leave it home. Think hard about what the weather is like at your school and pack accordingly. If you are from a warmer climate and are heading for a school up north, this may mean a few shopping trips before you hit the road. If you are heading for a colder climate, it is a good idea to bring the winter coat, since it often gets cold enough to wear it before Thanksgiving break. Also remember "duck" boots or lined foot gear, as well as an umbrella. At many schools, the beds require extra-long sheets, 80 inches rather than the standard 75—find out the size you'll need before you buy. You should take along at least two sets. Most people opt for comforters and skip the bedspreads, since they let you make your bed in a flash, if you choose to make your bed at all. Dorm mattresses can be quite uncomfortable. Some kind of washable mattress pad for your bed will make it infinitely more comfortable.

Most 4-year and some 2-year colleges have an office of Residence Life. The office of Residence Life runs all administrative aspects of your dorm or residence hall, including programming, behavior, and minor crisis management. Each student will be assigned a **Resident Advisor or Resident Assistant** known as the RA. This will be an upperclassman that can be your mentor, friend, or just a listening ear. They will be there if you have any problems adjusting or needing someone to talk to. The RA will also be coordinating programs and getting you acquainted with your new surroundings. The RA is your first introduction to college life.

If you ever have any concerns or problems, it is very important to let your RA know as soon as possible. Your RA will be able to point you in the right direction. The first few weeks of college will probably be different than you thought. Getting to know people in your dorm or residence hall could make your transition much easier.

**On-Campus Living** is just as it sounds. You are a resident of that college or university. As an on-campus resident, you will reside in either a dormitory, apartment or some other special interest housing on the premises of the campus. You will have access to a Resident Director, Resident Assistant or an Apartment Assistant while living on-campus. Usually these advisors are upper-class undergraduate students or graduate students who are there to help you to acclimate to a university setting.

**Off-Campus Living** or off-campus housing is an alternative to living on-campus. Many schools are able to guarantee one year or more of on-campus housing. Others are not equipped to handle such demands. In such cases, students will select a residence off-campus. Some students live within blocks of the college they are attending, others choose to take public transportation, and still others may need to drive. Regardless of how you get to school, know that living off-campus requires you to be more focused and disciplined, especially with attending classes. Some colleges have established “Off-Campus Housing Departments”, which assist you with finding a place to live as well as offering tips on being a good neighbor. Remember when living off-campus you not only represent yourself, but you represent your college.

**Commuter Living** is similar to off-campus living, but to the undergraduate student, it usually means you live with your parents or relatives. Commuter living becomes an option for students who live in the area of the college. Some students and parents use this as an option to save on college expenses. Commuting is a good option for students who work part-time, have families and for those who attend two-year programs.

## **Chapter 2: Getting Your Education**

### **I. CHOOSING A MAJOR**

When you arrive at college, you may have a lot of pressure from parents, friends, and other college students to choose a major. It is not as important as others may suggest. You may also feel pressure to choose a major that may seem to promise you a wealthy future. It is important to use your freshman year to explore and find a subject that interests you. Choosing a major as a freshman is not always the best thing to do. Most freshmen change their major 1-2 times before they decide what their major is going to be. All colleges have a group of classes called General Education, Liberal Arts, or Core Classes that **all** students have to complete before they graduate. Use your freshman and sophomore year to focus on these classes. It is important that you have your major chosen by the end of your sophomore year and use the last 2 years of college to focus on your major. Your college advisor can help you choose a major that suits you. Most importantly, choose a major you can turn into a career that will bring happiness and success throughout your life!

### **II. CHOOSING CLASSES**

For your first semester, your classes will be already chosen for you. However, you will have to choose your own classes for the second semester. We want to caution you about your course selection. Your freshman year will be very challenging. Balancing your class load, extracurricular activities and working will be difficult. We highly recommend that you enroll for no more than 12 – 13 credit hours your first semester. Taking a lighter load will help you to acclimate to college with less stress.

Each school has a different system for registering for classes. Consult with an upperclassman, Resident Assistant, or college advisor to learn your school's system. When it comes to choosing your classes, you want to enroll for classes that will go towards you graduating. It is important that you consult with your college advisor before you register for classes. You do not want to take a class that you do not need. This will cause you to be in college longer than necessary, thus causing you to spend more money. Once you choose a major, you'll have a list of classes that you **have** to take, and you will have a list of electives, where you have more options to take classes that you want. Your college advisor will be able to tell you exactly what to take and when to take it. It is preferable not to deviate from the schedule your advisor gives you.

### **III. UNDERSTANDING THE SYLLABUS**

A syllabus is a printed contract between the professor and the student that is given at the beginning of each semester. The syllabus contains all of your assignments, papers, tests and quizzes. The syllabus also has your reading assignments for the semester. Once classes start, the professors in college assume that you have read the syllabus. They may or may not remind you

about papers, tests, or quizzes. It is your responsibility as a student to read the syllabus carefully. You are responsible for all of the information on the syllabus. If you have any questions about the syllabus, contact your professor as soon as possible.

#### **IV. CLASS ATTENDANCE**

When you are in college, there will be no one there to wake you up every morning and make sure that you go to class. It is now **your responsibility** to wake yourself up and go to class. Professors will not take absences from classes lightly. Some college classes have attendance policies and some do not. Some professors do not care if you miss class, they will just put an F on your report card. They will not call you and ask what is wrong. In most college classes, if you miss more than 3 classes your grade will drop by **one** letter grade. So, if you earned an **A**, your grade will be dropped to a **B** due to absence. Most classes in college only meet 2 or 3 times a week. Therefore, if you miss one class, you are missing a lot of information. **ONLY MISS CLASS IF YOU HAVE TO.** You will pay for it, if you miss numerous classes in a semester.

#### **V. STUDY HABITS**

Your freshman year is one of exploration and trial and error. When it comes to studying and getting used to the college classes and your workload, you will have to find a system that works for you. You should determine when in the day is the best time for you to study. You should find a place where you can focus on your work without distractions –maybe your dorm room, the library or a computer lab. In college, you will study and read more than you ever did in high school, so be prepared. Studying for 2-3 hours a day can be the difference between failing and succeeding. You have to manage your time effectively in order to create the 2-3 hours a day to study. You cannot make it in college without studying! Remember that studying must come before partying, fraternity/sorority activities, athletics or seeing friends. Always remember that being able to study is reason you are there.

#### **VI. STUDY GROUPS**

Studying in groups may be an effective way to study and remember important information for test and quizzes. It also takes some of the pressure off of you. Study groups are formed with people that are in the class with you. You should decide a time to meet once or twice a week, and just talk about the class. Study groups are effective because you are able to explore and discuss ideas with your classmates. Classmates may be able to help you with subjects you find difficult. If you decide to join a study group, pick one where everyone has something to contribute.

#### **VII. KNOW YOUR PROFESSORS**

Because of the size of some college classes, it is hard for some professors to get to know the students in their classes. Therefore, it is your responsibility as the student to make contact with your professor. You want your professor to know who you are and recognize your face.

Professors can and will help you out when they notice that you are interested and invested in your education. Class participation is taken very seriously in college classes. Sit in the front of the class, stay awake, and introduce yourself to your professor.

## **VIII. STUDYING FOR TESTS/TAKING TESTS**

A major difference between college and high school can be how you study for and take tests. Tests in college are much harder than they are in high school. Many college students resort to “last minute” or “pulling all nighters” studying techniques. **This does not work!** Effective studying requires students to study consistently between tests. There are different kinds of tests in college: multiple choice, problem solving, essay, combination and even “take home” exams. Different people are better at different types of tests. Exams can be very stressful and taxing to the mind and body. It is important that you get a lot of rest the night before a test. You do not want to be tired and sleepy while taking a test. It is also necessary to rid your mind of any distractions while taking a test. You want to be focused on your test and your test only. Ask your professor what kind of test it will be and if there are practice questions or exams available.

## **IX. NOTE TAKING**

Another major difference between college and high school is the art of note taking. While the professor is lecturing to the class, students must take notes. These notes are used to study for tests and help write your papers. Note taking is a skill that takes practice and time to perfect. Every student does not take notes the same way. You need to find a note taking system that works for you. Taking (good) notes is the most important aspect to getting good grades outside of studying.

## **X. GETTING HELP**

Students in college are sometimes nervous about asking for help. Asking for help can often be the difference between a bad grade and a good grade. Most professors hold office hours, which is time that they are available for questions and tutoring. Professors are available after class and during their office hours. If professors are not available, help is also available through teaching assistants (T/As), tutors and upperclassmen. You can ask a friend or classmate that understands the topic to help you. Most academic departments have resource centers where you can get extra help. If you think you may have trouble with a particular subject, find help immediately. If you wait, you will fall behind in class. With the right help you should be able to pass every class in college.

## **XI. TRANSFERRING TO ANOTHER COLLEGE**

Hopefully when you enroll into your college it will be a perfect fit. However, after you have been there a semester or two, you may realize that the college may not be right for you. The truth is that 25% of students transfer to another university. There is nothing wrong with transferring if the college is not right for you. However, transferring to a new school is a major decision and should not be taken lightly. If you are feeling unhappy at school, it is very important to find out why and try to fix it and if nothing changes, look for an alternative. While in college, you are not going to be completely happy with every aspect of your college life. You should not transfer if you are having trouble with your roommate. You should not transfer if you do not like the party scene at your college. If you ever have the feeling of wanting to transfer, please consult your parents, college advisor, DC-CAP staff, Resident Assistant, roommate, or anyone willing to listen to your concern.

If you are attending a two-year college or a community college, you can transfer to a four-year institution and receive a Bachelors Degree. You will have advisors that specialize in making sure that you will attend the right college after your two-year experience.

## **Chapter 3: Extracurricular Activities**

While in high school, you are in class for 7-8 hours a day. You may be surprised to hear that the typical college day consists of 3 hours in class. You may naturally believe that you have much more free time than normal. Do not jump to any conclusions yet. Another major difference between high school and college is the fact that you really have to study and read your textbooks to succeed. You may not realize it now, but you are going to go through many changes while in college, both physically, and emotionally. These changes are going to occur through different learning experiences both in and out of the classroom. This section is going to focus on the out-of-classroom “learning” that will change and mold the rest of your life. Your decisions in various situations can and will effect the rest of your life in a good or a bad way. It is up to you. So, pay close attention.

### **I. SOCIAL LIFE AND PARTIES**

Mom and Dad are no longer around to tell you where to go and when you need to return. You may think to yourself, “Freedom!!!” however, you must learn to handle this newfound freedom with responsibility and maturity. While in college, you have the opportunity to develop your newfound social life. At first you may want to attend every party and every social gathering possible. That is only natural. You will quickly realize that this is impossible. You will have to determine which parties and which social scenes you want to take part in: fraternity/sororities parties, house parties, dance parties. You may also decide that “parties” are not your thing. You may want to relax and enjoy the company of close friends while listening to music and talking about social issues. Regardless of your social life decisions, it is important to remember that you are in college to graduate and receive your degree. More people than you know go to college only to party too much and end up coming home to no job, no money and mom and dad still telling them what to do.

### **II. FRATERNITIES AND SORORITIES**

Most colleges have fraternities and sororities. Fraternities and sororities are brotherhoods and sisterhoods that use Greek symbols to identify themselves. Fraternities are for men, and sororities are for women. Some of these organizations may be fairly secretive and carry a negative stigma due to the stereotypes given by themselves and outside media. Some fraternities and sororities may be social by nature and some may be service oriented. The organizations find many different ways to separate themselves from other fraternities and sororities. Members boast rich tradition and strong membership. There are historically Black fraternities and sororities at most colleges. These organizations are mostly community service oriented by nature, however, they are also known for producing strong campus leaders, providing campus programming, throwing parties, and stepping. Stepping is a West African tradition that the historically Black fraternities and sororities have adopted as a form of expression and competition. Members of historically Black fraternities and sororities have enormous amounts of pride about their organizations. Due to the fact that membership into these organizations is a



life-long commitment, it is important to do a lot of research if you are looking to be a part of the various fraternities and sororities. The important thing is for you to pick a fraternity or sorority whose activities do not interfere or distract you from your goal of studying and completing your college education.

The 9 traditional Black fraternities and sororities are

- ❑ AΦA (Alpha Phi Alpha Fraternity)
- ❑ AKA (Alpha Kappa Alpha Sorority)
- ❑ KAΨ (Kappa Alpha Psi Fraternity)
- ❑ ΩΨΦ (Omega Psi Phi Fraternity)
- ❑ ΔΣΘ (Delta Sigma Theta Sorority)
- ❑ ΦΒΣ (Phi Beta Sigma Fraternity)
- ❑ ΖΦΒ (Zeta Phi Beta Sorority)
- ❑ ΣΓΡ (Sigma Gamma Rho Sorority)
- ❑ ΙΦΘ (Iota Phi Theta Fraternity)

### **III. BOYFRIENDS/GIRLFRIENDS**

Many of you may have boyfriends or girlfriends going into college. While many people may stay with their “high school sweethearts,” most do not. This is especially true when one party remains in the hometown area. It is completely normal for break-ups to occur, however, if both parties are committed and serious about the relationship, then it is possible to remain in long-distant relationships while in college.

It is also quite common to meet that special someone while in college. With the absence of parents and guardians, relationships in college are quite different than they were in high school. Do not forget to practice safe and smart behavior while in college. If you become involved in a steady relationship at school, be careful not to let it take over your life. College affords you the opportunity to choose how you spend your time. As you get wrapped up in a new boyfriend or girlfriend, everything else in your life can drop a notch on your list of priorities. No one can tell you how much time is too much time when it comes to a relationship, but if it is preventing you from studying, socializing with your other friends, or sleeping on a fairly regular basis, it might be time to set some ground rules.

### **IV. HOMECOMING**

When you first get to college, you will begin to hear rumblings about Homecoming. Homecoming is a very exciting event on campus that brings alumni (graduates of the college) back to their college. During the week and weekend of Homecoming, there will be many activities for current students and alumni. A football/basketball game and a big party cap the week. Most colleges and universities follow this format. Homecoming will be very exciting for most freshmen as they get to view the pride and enthusiasm that students and alumni display.

## V. GETTING INVOLVED/STUDENT ORGANIZATIONS

While in college, you will quickly observe that there are many opportunities for you to become involved. From clubs and organizations to student government and intramural sports, the opportunities are endless. It may not seem that you would have enough time to get involved in a non-class related activity, however, being involved can contribute to a well-rounded education. Most college students get involved in student organizations while in college. There are fraternities and sororities, social groups, career clubs, academic clubs, community service organizations, cultural support groups, etc. If there is something you are interested in, there is most likely a student organization dedicated to the topic.

A good way for students to get involved is through volunteering. Volunteering is a good way for students to give back to the community that their college is in. Many courses require some sort of community service or volunteer experience as a part of the student curriculum. Volunteering is a good way to learn about other cultures and experiences. After graduating from college, your volunteer experience could help you receive a better job.

## VI. FRIENDS

The friends you make in college are likely to be your friends forever. People are coming from many different backgrounds, cultures, and geographic areas. You will learn a lot from the people close to you. Many nights will be spent talking about everything under the sun with your friends, therefore, it is important to have a good circle of friends. It is very important to choose your friends wisely and be careful of the people that you associate with. Make sure you choose friends who share your values, priorities and have goals they are trying to achieve in life.

## VII. ATHLETICS

Sports play a major role at many colleges and universities. Colleges put a lot of time and money into their athletic programs. Many students are involved with different athletic activities. Some athletic programs are very demanding on the body, mind, and spirit. Sports may also take time away from the academic side of the student. It is important to find a balance between your athletic schedule and academic workload. Never let your coach or a professor tell you that your success on the field is more important than your success in the classroom. Many students go to college with dreams of being the next NFL or NBA star. The reality is that very few athletes get the opportunity to pursue a professional career in sports. Many athletes that go the professional route find that their careers are cut short by injury or poor performance on the field. On the other hand, your college degree is something that will always help you succeed in life – TODAY, TOMORROW, 50 YEARS FROM NOW. So remember your studies come first, **everything else comes later**. Your education needs to remain the center of your attention while in college.

## VIII. FITTING IN

College will be a time of change for you and the other students around you. Many students go away to colleges where they do not know anyone. You may be more likely to stay around the people that went to your high school, or students that you relate to. College is about change and learning new things and experiencing new people. We encourage you to meet people that are different from you. Explore other cultures and try new things.

### TIME MANAGEMENT

It is very important to make sure that your extracurricular activities are not getting in the way of your class work. Balancing these two areas in your college life is a skill that is important to develop. Time management is the key to success in college. It is important to be able to know your limits. One thing that **ALL** college students should possess is a **WEEKLY PLANNER**. You can get a planner from any store that sells school supplies. Use the planner to schedule classes, study time and extracurricular activity time. Using the planner and sticking to the schedule will help you manage your time and achieve that important balance. When you get to your campus, you can also ask an upperclassman or a professor how they balanced their time as a freshman.

## **Chapter 4: Personal Responsibility**

### **I. PERSONAL SAFETY**

With personal freedom comes personal responsibility. Now that you are on your own, you are responsible for your personal safety. According to 1999-2000 statistics on [www.campussafety.com](http://www.campussafety.com), an accredited website documenting college campus safety, approximately 15% of students (mostly female) are the victims of sexual crimes, such as acquaintance rape and date rape. Rape, unfortunately is one the most under-reported crimes, leading officials to believe that the number is closer the 20%-25%. Meaning, 1 in every 4 or 5 women are sexually assaulted while in college. It is very important that all students are aware of their surroundings while attending parties and social gatherings. Students, and especially females are urged to travel to parties in groups of 3-4 people, and you should never go out alone or visit the room of someone you do not know well, or seems under the influence of drugs or alcohol.

### **II. ALCOHOL AND DRUG ABUSE**

Alcohol and drug abuse are among the leading contributors to academic dismissal, crime, violence, rape, and other dangerous occurrences on college campuses. Unfortunately, alcohol and drugs have become too easily available on college campuses. Every year, many college students make **fatal** decisions regarding drugs and alcohol. Alcohol consumption is restricted to those below the age of 21. If you are not 21 and are found drinking or even around alcohol while in college, you can be expelled and arrested for your actions. If you are found in the presence of illegal drugs such as marijuana, you will also be expelled and arrested. College officials take these offenses very seriously. The best advice is to act responsibly. If you are 21 or older and decide to drink, do not drink in excess or drive a motor vehicle while drinking. Using illegal drugs is a major crime and is just plain stupid. You did not go to college to get stupid!

### **III. CAMPUS SAFETY**

Most campuses are safer than the area in which it is located. However, just like any neighborhood, crime can and will happen on every campus. It is very important to be conscious of your environment and not to let your guard down. On most college campuses, there are various security measures that ensure the safety of those students living on campus, such as campus police or campus security. Many students take their safety for granted while on college campuses. College students often leave their dorm room doors unlocked thinking that nothing will ever happen to them. To be safe, never leave your dorm room unlocked or leave your valuables, like laptop computers, books, wallets, etc. unattended. For the most part, you will remain safe, but it is better to be safe than sorry. For those students that are going to campuses in rural areas (the country or the mountains), it is very important to be aware of the local residents

of the town that your college is in. If you are attending a school in an urban or big city setting, remember that the same crime that can happen on the street can happen on your campus. For this reason, it is important to be aware of your surroundings at all times. Crime statistics are available at all universities. Here are some tips that will help you stay safe while in college:

- ❑ Always keep your dorm room door locked.
- ❑ Carry your keys with you at all times.
- ❑ Travel to parties in groups.
- ❑ Don't walk around campus late at night by yourself.
- ❑ Never leave valuables unattended.

#### **IV. PERSONAL HYGIENE**

You are responsible for keeping your room and yourself clean. Due to the number of people in college, there are more opportunities for germs and bacteria to live, breathe, and spread. Nobody wants to be the occupant of "the dirty room." It is important to keep your room clean to avoid this label, and to be sanitary. Your mother or father is no longer there to clean up after you and wash your clothes. This is now your responsibility. At most colleges, you have to use quarters to wash your clothes, therefore, save your quarters so that you can wash your clothes regularly. If you have a roommate that is not as clean as you would like him/her to be, talk to him/her and let them know. If that does not work, talk it over with your Resident Assistant. Being the smelly kid can be a horrible label, please do not let it be you.

#### **V. GETTING EXERCISE**

Dragging yourself out of bed is not considered a workout. While many college students participate in sports it is easy to let regular exercise go by the wayside when life gets busy. Even if you do not spend your afternoons sweating in the gym, you can find plenty of active things to do on your campus. We recommend you check out intramural sports, ask a friend to go to the gym with you, bike, and walk as often as possible.

#### **VI. GETTING SOME SLEEP**

When you stay up for more than 24 hours, you become fatigued, your concentration wanes, and you become less able to perform simple tasks, much less conjugate verbs in French. If you stay up for more than 60 hours in a row, you may experience headaches, blurred vision, or mood swings. A good night's sleep varies from person to person and averages about 7.5 hours. Get too much or too little sleep and you will feel irritable and groggy, so you will have to experiment to find out how much sleep leaves you feeling refreshed and alert. The reality of college life is that you will occasionally be sleep deprived. Fortunately, even after long periods of staying awake, your body will recover with just one good night of sleep. Just do not make all-nighters a habit. They will throw off your internal clock and leave you feeling tired and irritable, and unable to concentrate in class or do well on tests.

## VII. MONEY MANAGEMENT

The first thing you will realize about money in college is that you will have very little of it. This is not uncommon. This is why it is important to create a budget. Everybody will definitely have a different budget, and it is important to find a budget that works for you. Your budget should contain an amount for each of the following items:

- ❑ Books and supplies
- ❑ Laundry/detergent, etc (quarters)
- ❑ Phone bill
- ❑ Miscellaneous food items (snacks, sodas, candy, etc.)
- ❑ Extracurricular activities (movie/concert tickets/ athletic gear)
- ❑ Emergencies
- ❑ Transportation (off campus, home visits)
- ❑ Clothes

When you're in the bookstore gathering your required texts, look for used books. Also, look at your syllabi before buying the books on the reading list. Professors often put books on the list that are used infrequently in the class. If that is the case, you may want to consider sharing with a classmate or getting it from the library and photocopying the relevant chapters.

Another major mistake that some college students make is signing up for credit cards. Credit card companies target college students because they know that college students are more vulnerable than others. Some college students get themselves into a lot of trouble due to credit card issues. Many students will have to pay off student loans upon graduation and do not need the additional burden of credit card debt. It is suggested that college students apply for one credit card and keep it for emergencies only. If you use your card for non-emergency items, pay the bill as soon as you can. Do not wait to pay the bill. It is better if you pay the bill sooner than later. If you are not sure about credit cards, do not get them. Talk to a parent or mentor about the use and abuse of credit cards.

## VIII. INTERNET SAFETY

The Internet is growing and changing everyday. Opportunities to shop on line are numerous and plentiful. Many people purchase items on line everyday. The Internet, however, can be unsafe, especially for those that are not as familiar with its services. If you are going to purchase something over the Internet, it is important to be absolutely sure of the security policy of the site. Internet hackers can use your credit card information to obtain important information about you and can also tap into your funds. Beware of Internet sites that ask for your address, phone number and other personal information. Internet sites can use your information for many purposes. **Never** give your name or personal information to strangers you meet over the Internet in chat rooms.

## **Chapter 5: Crisis Intervention**

Being broke, being homesick, racism, failing a class, being dumped, and feeling like quitting are all different crises that could happen to any college student. There are several things that you can do while in a crisis in college. Most colleges have support systems in place that will help you in situations like these. You can call home, talk to advisors, talk to friends, and you can always contact DC-CAP for help. Different issues warrant different solutions. The three most common crises that a college student will confront are described below.

### **I. ACADEMIC CRISIS (FAILING AND DROPPING OUT)**

Sometimes the best students have some trouble with the academic aspect of college. Sometimes the best students fail classes and have to take them over again. This is not an uncommon event. There are things that a student can do once they realize that they may fail a class. **Go to the professor!** Some professors in college appreciate the honesty and are very understanding to your concerns. It is much better if you have established a working relationship with your professor. They will be more willing to help you if they have seen your interest and know who you are. However, if you have not made yourself known to your professor, he/she still may be willing to work with you. Ask the professor if they can give you extra credit. Most schools have academic centers that are prepared to tutor and aid students in the case of such an event. You must seek help from the academic resource center. The initial feelings of failing a test or even failing a class can cause you to feel like a failure, which can lead to feelings of wanting to drop out and quit. If you ever have these feelings, let someone know. Colleges have programs in place to help you make the correct decisions. When the feeling of wanting to drop out becomes overwhelming, consult your academic advisor as soon as possible. If they are not readily available, contact the DC-CAP College Student Services Team. Someone will be able to direct you towards the correct decision. Here is a list of what to do if you run into academic trouble.

- ❑ Ask professor for help
- ❑ Seek help from a tutor
- ❑ Go to Academic Resource Center for help
- ❑ Contact DC-CAP College Student Services Team

### **II. PERSONAL CRISIS**

Feeling homesick or depressed usually happens after the first few months of being at college. Many students do not want to admit that they are homesick, however, a majority of students go through a phase of missing family, friends, and loved ones at home. Talking to someone that has been through it is helpful. The important thing to know is that many college students are going through this same issue. By the time November rolls around, you should feel better and be back into the swing of things. If things do not get better, most colleges have counseling services available for students with extreme depression and homesickness.

There is a possibility that you will become ill while in college. Illnesses such as the cold and flu are common on college campuses during the winter and spring seasons. Regardless of the illness, make sure you get help from your college health center or clinic. If your illness becomes serious, be sure to keep parents/guardians informed of your symptoms.

While in college, you may experience several sorts of racism. Experiencing racism while in college can cause feelings of uneasiness and concern. If you feel that you have experienced any form of racism or if your safety and health are in jeopardy, let your Resident Assistant, professor, or administrator know. With all the pressures of going to college, there is no need to be fearful and worried about racism.

In the occurrence that you are a victim of a crime while in college, it is important that you report your case to the appropriate authorities immediately. If you have any valuables or electronics such as stereos or computers, make sure that you copy down the serial numbers. In the event that anything is stolen, the campus police or security will need that information. If you are assaulted or threatened, contact campus security and the local police at once. The longer you wait the less chance your attacker will be caught. Also, make sure your friends look out for you. The most important thing to know about this topic is to report any, and all crimes committed against you.

### **III. FINANCIAL CRISIS**

There may be times in college when you find yourself in financial crisis, either personal or for college tuition expenses. Personal financial crisis are issues such as a stolen wallet, a lack for resources to purchase, buying a plane ticket for an emergency, or a delay in receiving your financial aid refund, etc. In instances such as these, most colleges have a “short term or temporary loan” that you can borrow through the your school’s Bursar’s or Student Account office. These loans vary in amounts based on individual school policies. Repayment of the loan is required usually one month after the loan is disbursed without interest. Students who are unable to repay these funds will have their student accounts charged for the amount borrowed.

Having trouble paying your student account balance can cause major trauma. There are several places you can turn to help you with such a crisis. You should first visit your financial aid advisor to see if there any other forms of aid you may qualify for. Speak with the student accounts office about using a monthly payment plan or some other extended payment option. Visit your support services departments, such as Minority Student Affairs or your college Dean’s office to see if there are emergency funds that can assist with your outstanding debt. DC-CAP is available to advise you on these matters as well. Remember do not wait too late to ask for help, it could mean the difference between in staying in school or having to leave.



#### **IV. DC-CAP'S COLLEGE STUDENT SERVICES TEAM**

Whatever the crisis you are having, DC-CAP is available to help. The word “retention” is used quite often regarding college students. Retention deals with the various components that work together to help students graduate. The DC-CAP College Student Services Team is dedicated to making sure you complete your college education. Your DC-CAP advisor in your high school helped you to get to the stage where you are now. The DC-CAP College Student Services Team is committed to help you over the next 5 years until you graduate from college. The DC-CAP College Student Services Team has staff that is dedicated to helping you with any of your collegiate issues. If you have questions regarding your college education, have trouble fitting in, or simply need some advice or words of encouragement, feel free to contact the DC-CAP College Student Services Team.

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## **Chapter 6: Financing Your College Education**

### **AN INTRODUCTION TO FINANCIAL AID**

Understanding the financial aid process can be difficult. In this section, you will gain a basic understanding about financial aid, how it works, the importance of it, and what steps you need to take to get assistance. ***Financial Aid*** has a language all its own. At the end of this section is a glossary of financial aid terms that will help you learn how to “***speak financial aid.***” We encourage you to visit the Financial Aid Office at your college or university to get to know your financial aid advisor and discuss specific questions about your college’s policies and practices.

Financial aid comes in the forms of grants, loans, scholarships and work-study. Grants and scholarship are free and do not need to be repaid. Loans are funds that are to be repaid, usually after graduation and at low interests rates. Work-study allows you to work and earn money while in school to help pay for the cost of college. The most common forms of financial assistance are ***need-based, merit*** or through ***athletic*** scholarships. You can apply for and receive ***federal, state, institutional*** or ***private*** funding. Financial aid helps the student finance his/her studies while in college, by assisting with tuition costs, school fees, room & board, books, transportation & other personal expenses related to college. No matter what type of aid you seek, most of them require a written form to be completed. **You must apply for the aid every year and they all have deadlines!** You will become more familiar and comfortable with the applications and deadlines as you go along in college, so do not be discouraged. Financial aid will help keep you in college!

### **I. FEDERAL AID**

**Federal Aid** is money given by the federal government for higher education. Federal funds consist of grants, loans and work-study programs and are awarded to a student who demonstrates ***financial need***. Students who wish to be considered for federal need-based financial aid must complete the Free Application for Federal Student Aid, more commonly known as the **FAFSA**. To be eligible for federal assistance a student must be a US citizen or a Permanent resident of the United States. All students should complete the FAFSA form every year. Following are the types of federal aid for which you may apply.

## Federal Grants

- ❑ **Federal Pell Grant:** Eligibility for this grant is determined when you complete the FAFSA. The Pell grant is a resource that does not have to be paid back and is awarded to students whose Expected Family Contribution (EFC) is below \$4,000.

## Federal Loans

- ❑ **Federal Perkins Loan:** Eligibility for this loan is determined when you complete the FAFSA. Students awarded a federal Perkins loan must begin paying on this student loan nine months after graduation. It carries a **5%** interest rate that the government pays while the student is in school, enrolled in at least 6 credit hours per semester or quarter. The standard repayment period of this student loan is 10 years. This fund is awarded to students who demonstrate financial need.
- ❑ **Federal Direct Student Loan:** Eligibility for this loan is determined when you complete the FAFSA. Student's whose schools participate in the Direct Lending Program are not required to submit a separate loan application. The government provides the loan proceeds directly to the schools, which then disburse the funds into your student account. The FAFSA form is the application. This loan is awarded in two forms, **\*\*subsidized and unsubsidized\*\***. Both loans carry interest rates that are variable. The interest rate is set every July 1<sup>st</sup> for both subsidized and unsubsidized loans. The interest rate changes every year however, you should be most concerned about the interest rate on July 1st of the year that you graduate. This will be the interest rate that will be paid back for the duration of the loan. Repayment of this loan begins six months after graduation and has a standard repayment period of up to 10 years.
- ❑ **Federal Stafford Student Loan:** Like the Federal Direct Student Loan, the Stafford Loan must be paid back. The only difference between the Federal Direct Student Loan and the Federal Stafford Student Loan is that the Stafford Loans require you to complete a loan application from a lender of your choice or by the lender that your school highly recommends. Eligibility, repayment periods and interest rates are the same. Both offer the subsidized and unsubsidized loans for students.
  - **Subsidized Student Loans** are loans in which the principle amount is deferred and the government pays the interest while you are in school. Eligibility for a subsidized loan is based on need. Some students are eligible for a full subsidized loan, others a partial. In cases where a student is not eligible for a full-subsidized Stafford, he/she may apply for the difference in an unsubsidized loan.
  - **Unsubsidized Student Loans** are loans in which the principle amount is deferred, however, the government does not pay the interest on the loan while the student is in school. The student is fully responsible for the interest while in

school or the interest will be capitalized. Capitalization is the process of compounded unpaid interest over a period of time.

- **Federal Plus Loan:** A Federal plus loan allows parents to borrow their EFC (Expected Family Contribution) up to the full cost of education at a college or university. The Plus loan must be repaid. The Federal Plus loan is based on a lenient credit check for parents. The Federal Plus loan carries a lower interest rate than that of private or commercial loans and tends to be less difficult to borrow. Qualifying parents must be US citizens or permanent residents of the US.

**\*\*Requirements for first-time student loan borrowers\*\***

**Entrance Interview:** All students who borrow federal funds for the first time, which include federal Stafford, Direct Student and/or the Perkins loans, must complete an entrance interview. College financial aid offices hold group sessions informing you of the responsibility that comes with getting a student loan. You will be told your rights and obligations by accepting these loans. For convenience and to meet federal deadlines, many colleges offer the entrance interview **online**. An entrance interview is an absolute **MUST!** Not completing an interview may **delay** your loan being disbursed and/or cancelled. If it is cancelled you may be required to complete a new loan application.

**\*\*Requirements for all student loan borrowers\*\***

**Exit Interview:** An exit interview is similar to an entrance interview except it is conducted a few weeks before graduation. The exit interview will cover your rights and responsibilities as a loan borrower and at this session you will be provided information on your total loan indebtedness, given your approximations about your loan payments and how long it will take you to repay your loans.

**Federal Work Study**

- **Federal Work-Study:** Students who qualify for a subsidized student loan are eligible to receive federal work-study. Some schools have very limited resources and are awarded on a policy set by the school you have chosen to attend. Therefore you may not receive it even though you may be eligible. These are funds that are earned by you while in school. You will receive a paycheck, usually every two-weeks for the hours you work. These funds should be used for school related expenses. Note: Some colleges require you to turn over your work-study earnings directly to your student account to pay for any outstanding balance.

**More about loans...** We do not want to discourage you from taking a loan to assist with your college expenses when needed. We do however want you to be an informed borrower. Taking a loan for your educational needs is a great investment. It assists students and their families with defraying costs associated with enrolling in college. Most educational loans carry lower interests rates and flexible repayment terms to suit every family's financial needs.

- **Are you aware that if you do not complete your studies, you and/or your parents who borrow loans will have to repay the loan?**
- **Do you know that the government can take your tax refund in cases where a student loan is seriously delinquent?**
- **Did you know that your student loan re-payment history is reported to all major credit bureaus?**

Borrowing a loan is a serious responsibility. Not paying your loan on time can cause you to have credit problems and it will have an effect on your ability to receive additional federal aid for non-payment of a student loan. **Dreaming about getting an apartment, house or buying a car?** Remember to make your loan payments on time every month. Don't let financial challenges keep you from paying your loans.

**Know your rights!**

- **Speak with your college financial aid advisor about your rights and responsibilities.**
- **Read all promissory notes carefully before signing the bottom line.**
- **Contact your lending agency for specific information about managing your loan payments and repayment options available to you.**

## **II. STATE AID**

**State Aid:** Students who want to be considered for state funds must first apply for federal resources through the FAFSA. In some states, this information is forwarded to a state agency for evaluation. Specifically for DC, students must complete the **TAG & LEAP** applications in addition to the FAFSA. State resources tend to be in grant form, are very limited and are awarded on a first-come, first-served basis.

## State Grants

- ❑ **LEAP:** Leveraging Educational Assistance Program – this is a limited grant that is awarded on a first-come, first-served basis. Students who wish to be considered for these resources must complete a FAFSA. Additionally, the financial aid office at the college you attend must complete the LEAP application in order to be considered for the funds. The average LEAP award is \$1,000. This form must be completed every year you wish to be considered for financial assistance. The LEAP grant does not require repayment.
- ❑ **TAG:** The Tuition Assistance Grant is a funding program available to all DC residents attending college. TAG allows you to attend any “**STATE**” college in the United States at the in-state tuition rate. The TAG will fund up to \$10,000 per academic year for tuition expenses only. Students who attend select private colleges in the DC, MD and VA and any HBCU can receive up to \$2,500 for tuition expenses. Students must enroll for a minimum of 6 credit hours to qualify for the award. The TAG application, like the FAFSA must be completed every academic year. The Tuition Assistance Grant does not require repayment.

## III. INSTITUTIONAL AID

**Institutional Aid:** Institutional funding takes on many shapes. It can come in the form of a grant, scholarship or loan. It may be awarded based on need, merit, or athletic ability. Institutional resources are funds that are awarded through and by the college you attend. Some schools have large sums of money to award and others have extremely limited amounts to award. Most colleges require you to first complete the FAFSA form along with either their own application or a form processed by an outside agency, such as the *CSS Profile* Form.

- ❑ **Athletic Scholarships:** An athletic scholarship is a resource that is offered to a student based on his/her athletic abilities. Athletic scholarships range from partial tuition to full cost of attendance. Some colleges look at financial need as well as consider athletic abilities when awarding their funds. Athletic scholarships are awarded to the student for studying at their school, in exchange the student will play his/her sport of expertise.
- ❑ **Merit-Based Scholarships:** Merit-based scholarships are awarded to a student based on grades and/or scores on standardized tests. Most of these awards are guaranteed for up to 5 years, depending upon the award, however, you must maintain a certain GPA to continue to receive the scholarship. Many colleges expect a minimum of a 3.0 GPA to remain eligible.
- ❑ **Need-Based Grants or Scholarships:** Need-based grants/scholarships are awarded based on a formula that looks at a family’s ability to pay for college. The **FAFSA** uses a formula called the “Congressional Methodology” and the institution selects a modified “Congressional Methodology and/or creates some other method for determining need. The formula weighs a family’s income, household size, personal assets, number of

family members in college and taxes paid to the federal/state governments along with other components. Once a family contribution has been determined, it is subtracted from the cost of attendance at your school. What is left is financial need. Colleges first apply all Federal assistance to your outstanding need, what is left over is made up by an institutional need based grant. **Please note: Not all schools have need-based grants to award even when you have an outstanding financial need.**

- ❑ **Special Interest Grants or Scholarships:** Special interest grants/scholarships are similar to merit based aid; however, the focus is on something unique about you, like...you are DC resident, an engineering major, a Native American, or a tuba player, etc.

## IV. PRIVATE FUNDING

### Private Grants & Scholarships

- ❑ **Private or Outside Scholarship:** Private aid comes from non- government, non-institutional organizations like churches, businesses, and private organizations such as DC-CAP. Many agencies will require you to write an essay, provide an academic transcript, others may simply need you provide information about yourself. Some private funds may be awarded based on financial need, or other criteria that the funding agency desires to consider. In some instances it is a one-time award, in others it may be renewable, yet others may guarantee the grant or scholarship resources for as long as you are in school. Agencies who fund private scholarships may have different criteria. Remember when you are applying, you must pay attention to the deadlines, requirements and their renewal procedures.
- ❑ **DC-CAP Last Dollar Awards:** DC-CAP will award “last dollar awards” of up to \$2,000 per year for up to five years of college to close the financial needs gap between the student’s resources, financial aid and actual college expenses. Eligibility for the DC-CAP award is determined each academic year and is based on each individual student’s resources, financial aid package and needs.

To be eligible for the DC-CAP Last Dollar Award, the student must register with DC-CAP by their senior year of high school, complete the DC-CAP authorization forms and provide the DC-CAP office with all student aid, institutional awards and scholarship documentation each academic year.

### Private Loans

- ❑ **Alternative, Commercial and Private Loans:** These types of loans may be used to assist with your tuition, room/board, personal, travel and book expenditures. In cases where a college is unable to meet your full financial need and/or you do not qualify for need-based or merit aid, then this option is a good alternative. Qualifying applicants, parents and students must have good credit histories to be eligible. Private loans carry a

higher interest rate than the Federal Plus loan and have several repayment options. The key to getting these loans is to remain credit worthy.

## **Required Forms & Documents for Financial Aid Consideration**

- ❑ **Federal Aid: The FAFSA**
- ❑ **State Aid: The FAFSA, applications for LEAP and TAG**
- ❑ **Institutional: The FAFSA, CSS-Profile form and/or institutional application**

## **How To Get Copies**

- ❑ **The FAFSA:** You may visit your financial aid office, local college or library, go online to get an electronic FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call 1 (800) 433-3243 for a paper copy.
- ❑ **LEAP:** You can go online at <http://www.dc.gov/citizen/education.htm> or call the State Education Office at (202) 727-6436.
- ❑ **TAG:** You may go online at <http://www.dc.gov/citizen/education.htm> or call the Tuition Assistance Office at (202) 727-2824 or Toll Free (877) 485-6751.



## V. COMPARING FINANCIAL AID PACKAGES

Financial Aid packages will vary from college to college based on the resources they are able to award. **Your financial aid package will change from year to year.** As you advance grade levels from your freshman year to sophomore and from sophomore to junior and so forth, your financial aid package may look slightly different. You will find that your loan amounts, federal work-study, or other components of financial aid may increase or decrease throughout the years...so be prepared. Students who are eligible to receive federal aid at one school will qualify for similar aid at other schools; the difference will vary in the cost of attendance at a university. Presented below are three different sample financial aid packages for a *first year* student who has applied to: 1) a community college, 2) a private institution, and 3) a state school. Please pay careful attention to how the packages are composed. Remember that these are sample packages and funding varies from college to college.

Please be aware that most colleges are unable to meet your full financial need. Many schools will offer only federal aid and some have institutional grants and scholarships to award. Know that you and your family will be responsible for making up the unmet need. This means that if your expected family contribution is zero (0) and the cost of attendance for the college you desire to attend costs \$10,000 and the school gives you \$7,000, then you will be responsible for making up the \$3,000 difference. You may find that some colleges will package you with a parent PLUS loan for unmet need. A PLUS loan is not guaranteed. Your parent or guardian will have to pass a credit check to be deemed eligible. Read your financial award notification carefully. If you have questions, contact the financial aid office or DC-CAP.

### Special Note

What you should always remember is that there are thousands of colleges and universities to choose from – some more affordable than others. If you find yourself unable to pay for the institution you are attending, consider transferring to a more affordable one – perhaps a less expensive state school or a community college. The important thing is to continue your education!

## Sample Aid Package

NOVA Community College

(Two-Year College)

Donna C. Doe

1524 15<sup>th</sup> Street, SE

Washington, DC 20019

Total Expenses	\$8,000
Expected Family Contribution (EFC)	\$1,250
Financial Need:	\$6,750
Total Need Met:	\$6,750

Unmet Need	\$0
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	Fall 2001	Spring 2002
Pell Grant	\$1,250	\$1,250
Tuition Assistance Grant	\$1,500	\$1,500
Stafford Student Loan	\$ 625	\$ 625
Total	<u>\$3, 375</u>	<u>\$3, 375</u>

## Sample Aid Package

American University

(Private Institution)

Donna C. Doe

1524 15<sup>th</sup> Street, SE

Washington, DC 20019

<b>Total Expenses:</b>	<b>\$ 22,481</b>
<b>Expected Family Contribution (EFC):</b>	<b>\$ 1,250</b>
<b>Financial Need:</b>	<b>\$ 21,231</b>
<b>Total Need Met:</b>	<b>\$ 16,325</b>

<b>Unmet Need</b>	<b>\$ 4,906</b>
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	<b>Fall 2001</b>	<b>Spring 2002</b>
<b>Pell Grant</b>	<b>\$ 1,250</b>	<b>\$ 1,250</b>
<b>Tuition Assistance Grant</b>	<b>\$ 1,250</b>	<b>\$ 1,250</b>
<b>Stafford Student Loan</b>	<b>\$ 1,312</b>	<b>\$ 1,313</b>
<b>Federal Work Study</b>	<b>\$ 850</b>	<b>\$ 850</b>
<b>AMU Need Based Grant</b>	<b>\$ 3,500</b>	<b>\$ 3,500</b>
<b>Total</b>	<b>\$ 8,162</b>	<b>\$ 8,163</b>

## Sample Financial Aid Packages

Virginia State University

(State School)

**Donna C. Doe**

**1524 15<sup>th</sup> Street, SE**

**Washington, DC 20019**

<b>Total Expenses:</b>	<b>\$ 16,575</b>
<b>Expected Family Contribution:</b>	<b>\$ 1,250</b>
<b>Financial Need:</b>	<b>\$ 15,325</b>
<b>Total Need Met:</b>	<b>\$ 12,694</b>

<b>Unmet Need:</b>	<b>\$ 2,631</b>
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	<b>Fall 2001</b>	<b>Spring 2002</b>
<b>Pell Grant</b>	<b>\$1,250</b>	<b>\$1,250</b>
<b>Tuition Assistance Grant</b>	<b>\$2,784</b>	<b>\$2,785</b>
<b>DC-CAP Last Dollar Award</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Stafford Student Loan</b>	<b>\$1,312</b>	<b>\$1,313</b>
<b>Total</b>	<b>\$6,346</b>	<b>\$6,347</b>

## VI. FINANCIAL AID & YOUR BILLING STATEMENT

Many families get very confused when they receive a billing statement and the financial aid award letter. It can be even more challenging when you receive a billing statement that indicates that a payment is due. This even applies to cases where the family has been told that their expected family contribution (*EFC*) is zero. This section is designed to help explain the differences between your financial aid award letter and your billing statement or what is sometimes referred to as the “*student account*.” Our hope is that you will find this information useful when figuring out the similarities and differences.

You will find a sample financial aid award letter and a sample billing statement for the student with plans to live on campus. The sample shows how a family’s expected family contribution (EFC) may be applied to costs associated with attending college. The information provided below is simply an example and should be used solely for the purposes of helping you to understand the differences. We recommend that you speak with your college’s financial aid office or student accounts department if you have additional questions.

### Information on the *Cost of Attendance*

The *cost of attendance* or *financial aid budget* is a budget that reflects the anticipated expenses associated with college enrollment. These costs are based on a *weighted average* of expenses that you will incur and are not “actual” charges. Every college has a “standardized” or a basic budget for all students to use. These budgets in most cases do not allow for car and insurance payments, designer clothes and purses or being able travel first class on a plane. The colleges do however, consider your basic necessities, such as allowances for purchasing laundry detergent, getting a bite to eat off-campus on occasion, buying a coat, book costs, purchasing pens and notebooks, making phone call or two to your home. The college will determine your *financial need* based on your enrollment status as a residential, off-campus or commuter student. The total cost of education is used to determine a family’s “financial need” which is reflected in your financial aid award letter. Listed below are the items that are covered in most cost of attendance allowances based the student’s enrollment status.

#### **Residential**

Tuition & Fees  
Campus Room  
Board or meal plan  
Transportation  
Books & Supplies  
Personal Expenses  
*Loan Fees*  
*Health Insurance*  
Computer Cost

#### **Off-Campus**

Tuition & Fees  
Off-campus Room or Apartment  
Board or meal plan  
Transportation  
Books & Supplies  
Personal Expenses  
*Loan Fees*  
*Health Insurance*  
Computer Cost

#### **Commuter**

Tuition & Fees  
No Room  
Modified Meal Plan  
Transportation  
Books & Supplies  
Personal Expenses  
*Loan Fees*  
*Health Insurance*  
Computer Cost

- *Italicized items* may be optional allowances allotted in the total cost of attendance. Please note that the cost of attendance may vary also based on the program that you choose to enroll.

### Information about the *Billing Statement*

Your billing statement is slightly different from that of your financial aid budget. Your billing statement reflects only the direct charges that the college can collect from you. These charges are but not limited to tuition, fees, room and board expenses and health insurance costs. Books, supplies, transportation and personal expenses *are not* charged to your student account. These expenses are indirect expenses that you incur as a result of being a college student. Each of these expenses will vary based on your own personal lifestyle. You and your parents should discuss what these needs are and how they are to be financed. Please note that the college is not responsible for your books, supplies, travel and/or personal expenses. In a few cases, students may have all of their expenses covered by the school and/or outside resources. In most cases, the financial assistance you will receive will help to reduce some of the costs associated with attending college. We strongly recommend that you plan to save some money for college every year, so that you may be prepared for your college expenses.

### Sample Financial Aid Award vs. The Billing Statement Residential or On-Campus Student

Sample Aid Package  
(Private School)

Lisa Doe  
2541 G Street, NW  
Washington, D.C. 20011

<b>Total Cost of Attendance:</b>	<b>\$24,000</b>
<b>Expected Family Contribution (EFC):</b>	<b>\$ 2,000</b>
<b>Total Financial Need:</b>	<b>\$22,000</b>
<b>Total Need Met:</b>	<b>\$22,000</b>

	<b>Fall 2003</b>	<b>Spring 2004</b>
<b>Federal Pell Grant</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Tuition Assistance Grant (TAG)</b>	<b>\$1,250</b>	<b>\$1,250</b>
<b>LEAP Grant</b>	<b>\$ 750</b>	<b>\$ 750</b>
<b>DC-CAP</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Direct Student Loan</b>	<b>\$1,312</b>	<b>\$1,313</b>
<b>Federal Work Study</b>	<b>\$ 900</b>	<b>\$ 900</b>
<b>DC Institutional Grant</b>	<b>\$4,787</b>	<b>\$4,788</b>
<b>Total Aid</b>	<b>\$10,999</b>	<b>\$11,001</b>

**Sample Financial Aid Award vs. The Billing Statement  
Residential or On-Campus Student**

Sample Aid Package  
(State College)

Lisa Doe  
2541 G Street, NW  
Washington, D.C. 20011

<b>Total Cost of Attendance:</b>	<b>\$15,850</b>
<b>Expected Family Contribution (EFC):</b>	<b>\$ 2,000</b>
<b>Total Financial Need:</b>	<b>\$13,850</b>
<b>Total Need Met:</b>	<b>\$13,125</b>
<b>Unmet Need:</b>	<b>\$ 725</b>

	<b>Fall 2003</b>	<b>Spring 2004</b>
<b>Federal Pell Grant</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Tuition Assistance Grant (TAG)</b>	<b>\$2,500</b>	<b>\$2,500</b>
<b>LEAP Grant</b>	<b>\$ 750</b>	<b>\$ 750</b>
<b>DC-CAP</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>Direct Student Loan</b>	<b>\$1,312</b>	<b>\$1,313</b>
<b>Total Aid</b>	<b>\$ 6,562</b>	<b>\$6,563</b>

**Billing Statement - Private College**

**Billing Statement - State College**

<b>Billing Items</b>	<b>Charges</b>		<b>Billing Items</b>	<b>Charges</b>
Tuition & Fees (full-time)	\$12,500		Tuition & Fees (full-time)	\$8,400
Freshman Dorm Room	\$4,200		Freshman Dorm Room	\$2,500
14 Meal Plan	\$3,500		21 Meal Plan	\$2,000
Student Health Insurance	\$ 800		Student Health Insurance	\$ 550
Fitness Center	\$ 550		Fitness Center	\$ 400
<b>Total Billable Charges</b>	<b>\$21,550</b>		<b>Total Billable Charges</b>	<b>\$13,850</b>
<b>**Est. Financial Aid</b>	<b>\$20,200</b>		<b>Est. Financial Aid</b>	<b>\$13,125</b>
<b>** Total Amount Due</b>	<b>\$ 1,350</b>		<b>Total Amount Due</b>	<b>\$ 725</b>

**Indirect Costs for Private & State Colleges**

Book & supplies expenses: \$800  
Personal expenses: \$1,100  
Transportation: \$400  
Total indirect costs: \$2,300

***Billing Summary for private & state colleges:*** In both cases, the family will need to come out of pocket to cover the billable charges owed to the college. In the private college example, the student's total financial need was made up by the college after the EFC was applied, however the example reflects that this family will have additional out of pocket expenses.

***\*\*Note\*\*:*** *Students who are eligible to receive federal work-study should know that these funds must be earned and are not applied to the billing statement directly as would scholarship or loan proceeds. Work-study funds may or may not be earned. Students who choose to use these funds may use the earnings to pay for indirect costs. Students may also choose to pay off any outstanding balance to the college with their work-study funds once they are earned.*

### **Off-Campus vs. Commuter**

**Off-Campus Students:** A student living off-campus is not charged for housing or a meal plan. Some students who live off campus may choose to select a meal plan, but most students cook at home to save on costs. Students who live off-campus will in most cases receive the same financial assistance as a student who is a resident. The student who lives off-campus must first satisfy all the costs associated with the direct expenses. Any financial aid that is left over will be refunded to the student to use for expenses associated with living off-campus. If an off-campus student's financial aid covers all direct expenses, then the EFC should be used to cover off-campus expenses.

**Commuter Students:** Commuter students are not charged fees for housing or meal plans. Students who commute may select a meal plan if they decide to do so. A calculated EFC would remain the same whether the student was classified as a residential, off-campus or a commuter. Commuter students' costs are much less and in many cases receive less financial aid.



## **VII. APPEALING FOR MORE MONEY**

Receiving additional financial aid from your college is possible. Despite what you may have been told, appealing for additional aid can be done. Having the proper amount of financial assistance to go to school is important to you the student, your parent and your financial aid advisor. He or she is willing to help you realize your college dream. The main thing to keep in mind is that your financial aid advisor assists many students and families. Schedule an appointment with your financial aid advisor so that he/she can prepare ahead for your visit and best answer all of your questions. The items outlined below are tips on how to properly appeal for additional financial aid.

### **Getting to Know your Financial Aid Advisor**

Getting to know your financial aid advisors is one of the smartest decisions you can make. By doing so, you will build a relationship that can work to your advantage in your hour of need. More importantly, the more your financial aid advisor knows about you and your family, the better he/she will be able properly advise you on your college financing options. Another good reason for knowing your financial aid advisor is that he/she will be knowledgeable about scholarship/grant opportunities and alternative financing options. By having some idea about your financial needs, your advisor will be able to suggest or recommend you for other financial opportunities that can help you with the cost of college.

### **Negotiating Aid Packages**

- Appeal by writing a letter to the financial aid office detailing your specific hardships and/or special circumstances.
- You may also appeal if you are able to demonstrate true financial independence.

**The following are examples of circumstances that will merit an appeal and will be fully considered by any financial aid office:**

- Medical expenses not covered by insurance including: medications, prescriptions eyeglasses/contacts, premiums, braces, etc.
- Monthly educational loan payments made by the parents and/or student
- Extended family support (grandparents, grandchildren, etc.)
- Job loss
- Funeral expenses
- Child care expenses
- A lump sum of money received (inherited or gambling winnings)
- Overtime earnings that are non –recurring
- Capital gains or losses
- Retired parents and/or will retire
- Death of a parent

## Additional Suggestions

- Financial Aid Officers can exercise “Professional Judgment” on a case-by-case basis.
- Request complete documentation and full disclosure of financial situations
- Be honest and clear
- Request a special meeting with the financial aid advisor when available

## VIII. FREQUENTLY ASKED QUESTIONS

1. **How and when do I apply for financial aid?** For federal student aid (Pell grant, Stafford and Perkins loans, Work-Study, etc.) students must complete the Free Application for Federal Student Aid (FAFSA) each year. Students who attend **State Colleges** or **private universities** in DC, MD and VA must complete the Tuition Assistance Grant (**TAG**). Students seeking additional free money should apply for the Leveraging Educational Assistance Program (**LEAP**) grant while filing other aid applications. Students who attend private institutions who desire need based institutional funds must complete the College Scholarship Services (CSS) PROFILE or some other institutional application...check with the financial aid office. You should file your application after January 1<sup>st</sup> and no later than April 15<sup>th</sup>.
2. **What if my family financial circumstances change after I receive my financial aid award?** You and your family are obligated to notify the financial aid office if you have a change in your family circumstances which affects the expected family contribution. These are changes such as an increase in income, a decrease in the number of family members in the household or being supported by parents, or a decrease in the number of family members attending college. Other changes such as a loss or reduction of income provide a basis on which you may ask for a review of your original award. This process requires you and your family to submit in writing an appeal giving specific information of your situation, including an itemization of any reduction in income.
3. **Will I be eligible to receive the same financial aid award in future years?** Usually, you will eligible to receive similar financial aid provided that your family circumstances do not change. Because most financial aid offers are based on financial need, changes to family income, household size and number in college will play a role in your eligibility. Some schools have limited institutional resources and **re-applying early is key** to getting those resources. The final thing to remember is that the self-help (loans and work) amounts will increase as you move from freshman year to senior year.
4. **Will my financial aid change if I drop below full time (12 credit hours)?** The family contribution is the same for you whether you enroll half-time or full-time. The difference is in the costs associated with your enrollment. Your financial aid package will be adjusted accordingly to reflect the actual costs of attendance. If your classes fall below half-time and you have student loans, you will be required to begin payment.

5. **When I am an upper class student, when will I receive my financial aid notice?** If you file your financial aid paperwork on time and submit all of the required documents, most students will be notified about their award in late June to early July.
6. **If my grades fall below a 2.0 will I be eligible to receive financial aid?** Students who fail to maintain a cumulative average of 2.0 during an academic year will lose eligibility to receive financial aid at most colleges. This means that you and your family will be responsible for paying for the full cost of college. Check with your financial aid office about their minimum requirements for aid eligibility.

## **IX. INTERNATIONAL STUDENT INFORMATION**

### **FINANCIAL AID**

Students, who possess an F-1 or J-1 student visa, are not eligible to receive Federal financial assistance from any college or university. Any student seeking federal aid must be a US citizen or a permanent resident to receive assistance from the government. In many cases, international students will be required to demonstrate that they are able to pay the full college costs, including tuition, fees, room and board. Many colleges award a small number of partial and full tuition scholarships to first-year international students. Students should inquire with colleges about their admission practices and their ability to fund an international student scholarship. International scholarships are limited and competitive. We strongly advise you to inquire about these resources at the time you are submitting your application.

Although resources for international students are limited, you may choose to finance your college education through loans, grants, payment plans and/or work if you are permitted to do so in this country. Most lending institutions have educational programs designed for international students. You will need a credit-worthy American citizen to co-sign for you, when applying for a loan. The good news is that DC-CAP is committed to assisting you with your college costs. International students who have registered for our services may be eligible for our “**Last Dollar Award**” for up to \$2,000. This money is free and you are eligible for up to 5 years or graduation, whichever comes first. You must complete the “DC-CAP Financial Aid Form for Non-US Citizens, provide documentation of you and your parents income as well as confirmation of enrollment in school for at least 6 credit hours. The Last Dollar Award does not have to be paid back, however the student will need to apply every year, submit copies of your academic transcript and update DC-CAP about your current citizenship status.

### **SUPPORT SERVICES**

Support services, as discussed in chapter one, are available to all college students. In addition to the standard services available, your college will have an office that will assist you with issues relating to your student visa, determining if you are eligible to work in the US as well as provide tutorial assistance when needed. This department may also have information on housing,

international student clubs and other pertinent information that will assist you with succeeding in college. You are encouraged to take full advantage of all of the support services available to you; after all you are paying for them!

Support services, as discussed in chapter one, are available to all college students. In addition to the standard services available, your college will have an office that will assist you with issues relating to your student visa, determining if you are eligible to work in the US as well as provide tutorial assistance when needed. This department may also have information on housing, international student clubs and other pertinent information that will assist with you succeeding in college. You are encouraged to take full advantage of all of the support services available to you; after all you are paying for them!

## **OTHER SUGGESTIONS**

- ✓ Speak with an Admissions and/or Financial Aid Officer about financing opportunities for International students and specific scholarship and loan funds available to you through their college or university. You may also visit [www.collegeinfo.org](http://www.collegeinfo.org) to find scholarships.
- ✓ Visit the international student website at [www.edupass.org](http://www.edupass.org) to assist you with information relating to acclimating to the US and college life.
- ✓ Consider a two-year program. Often these schools will offer great classes, have excellent support services and the tuition rates will be less expensive than many four-year programs. The money you save can assist with transferring into a four-year college.
- ✓ Remember to apply for the DC-CAP Last Dollar Award every year and apply early for funds!

## **X. FINANCIAL AID CALENDAR**

### **August - September**

- Confirm with the financial aid office that all documents are complete for the academic year.
- Complete federal student loan **entrance interview** for disbursement of loan proceeds.
- Sign all loan promissory notes, loan checks, revised financial aid award notifications and any other documents that may be necessary to complete your financial aid file.
- Make an appointment to introduce yourself to your financial aid advisor.
- Have the Registrar's office complete a confirmation of enrollment for any scholarship organization that require this information.
- Contact 1(800) 433-3243 (the FAFSA) organization to make sure that your address on file is correct. Your financial aid advisor may have authorization to update this information as well.
- Update DC-CAP with any new mailing addresses and e-mail address.

### **October – November**

- Check with financial aid office on when the renewal FAFSA applications will be mailed and/or discuss the FAFSA process for renewing online.
- Ask your financial aid advisor about outside scholarship opportunities.
- Confirm with financial aid office that all outside scholarship funds have been received and credited to your student account.
- Begin outside scholarship search.
- Pre-register for spring semester classes if your fall balance is paid in full.
- Confirm that all financial aid is in place for your spring semester and confirm with any scholarship organizations the dates that your funds will be mailed.

### **December**

- A renewal FAFSA application will be mailed to your permanent address and/or information on how to renew online.
- A notification from DC-CAP will be mailed to your permanent address on renewing the FAFSA, TAG, LEAP, and private scholarship aid applications.
- Discuss with parents/guardians about the renewal aid process and your need to file every year for financial assistance.

### **January**

- Make payment for spring semester.
- Have Registrar's office send confirmation of enrollment to outside scholarship agencies so that spring scholarship funds can be released.
- You may file your FAFSA application early... after January 1<sup>st</sup>.

### **February**

- Confirm with your financial aid office that all outside scholarships and other funds have been credited to your Student Account.
- Request applications for renewal of outside scholarships. Do a scholarship search for additional free money.

### **March – April**

- Complete and file FAFSA. It is better to file the FAFSA with completed tax documents, however you can always estimate your information to avoid filing late.
- Pre-Register for the fall semester courses.
- If you are considering going to summer school, see your financial aid advisor about what types of financial assistance you may qualify for in the summer as well as any summer job opportunities that may be available.
- Complete TAG and LEAP applications. Visit your financial aid office for these forms.

### **May**

- Submit completed student and parents tax documents, non-filer forms or any other pertinent financial aid documents that may be needed for your new financial aid evaluation.
- Mail a copy of your new Student Aid Report (**SAR**) to DC-CAP.

### **June-July**

- Mail your financial aid award notification to DC-CAP for Last Dollar Award consideration.
- Update DC-CAP with any new mailing address and e-mail address information.















## **Chapter 7: Career Planning & Life After Graduation**

We have presented you the most important aspects of college from registering for classes, sharing a room, to how to finance your college dream. Now it is time to think about your life after graduation. The following section presents important factors you should consider as you near graduation.

### **I. CAREER COUNSELING CENTER**

During your junior and senior years in college, you will need to begin making visits to the career counseling division at your school. This office can help direct you towards the professions and occupations that are associated with your major. In the career- counseling center, you will find out about summer job/internship opportunities available with businesses and governmental agencies that will come out to your college to recruit for positions. You will also find information on where other graduates from your school have been employed. The main purpose of the career-counseling center is to prepare you to obtain a full-time professional job. The Career Counseling Center will also assist you with resume writing and interviewing, getting recommendations and finding the right job.

#### **Resume Writing & Interviewing**

Most college students do not have a lot experience as full time employees. The career counseling center can help you create a good resume from whatever employment you have had and classes you have taken. Companies who come to your school to recruit will interview numerous students for potential employment. This means that your interview can determine whether you will be offered a job. A professional who works in the career center will teach you interviewing skills and techniques. They will give you pointers about the proper dress, set up a formal mock-interview, and help you improve your interviewing skills.

#### **Recommendations**

Once a company reviews your resume, they may request recommendations. Recommendations can come from anyone including professors, previous employers, and respected members of the professional community. Recommendations from professors can be especially important if you have had little work experience. If you recall, in Chapter 2: “Getting Your Education”, we discussed the importance of getting to know your professors. Not only will building a relationship come in handy for your academics, you may also need them as a reference for a job or if you are considering graduate, school. The career-counseling center will help you determine what types of recommendations you may need.

#### **Finding the Right Job**

Finding a job that suits your interests, lifestyle, geographic preference, and income goals can be very challenging. Finding the right job may take a few weeks, for others it may take a year. Regardless of how long it takes do not give up. When considering where you want to work, consider the type of atmosphere you would like to work in. Where do you want to live? Do you like small or big companies? Do you prefer to work alone or with people? These are the kinds of questions you must ask yourself when considering a job. Most importantly, you want to find a job that compliments who you are as a person. Consult with your academic advisor, mentor or college employer for help with choosing a job. Many colleges hire their graduates as Admission Office Representatives because they are most familiar with the school and can represent the college well. Sometimes summer internships lead to full time positions. The career-counseling center can assist you with finding your dream job. Your choices are numerous.

## II. STUDENT LOANS

Six to nine months after graduation and for the next 10 years, students who borrowed loans will receive a monthly billing statement for their college loans. On **average**, students who graduate from state colleges will borrow about \$8,700 and students in private institutions will borrow about \$15,500 for their college education. When considering borrowing loans, you should expect for every \$10,000 borrowed, you would pay about \$125 per month for ten years. All federal loan programs, including the Stafford, Perkins and the direct student loan programs have options to help you manage your loan payments. Most programs will require you to pay interest for only a few years. Others who have borrowed more than the average can have an extended repayment period, and still others will allow you to forbear a loan. **Forbearance** is the process of postponing interest and principle payments on your student loans. During the forbearance period interest will continue to accrue. The unpaid interest amount will be later added to the original principle borrowed. Taking the forbearance option will make your loan payments larger and the repayment period will be longer. Remember the loans you borrowed **must be repaid**. All student loan programs have flexible repayment plans. You do not want your credit history affected, so please borrow wisely, and pay back on time.

### **III. GRADUATE & PROFESSIONAL SCHOOLS**

If you wish to pursue your education beyond college, there are graduate and professional programs available. You can pursue a masters or doctoral degree in your major or other related subjects. Depending on the area of study and degree you are trying to get, graduate school, on average can last from one to four years. You can also pursue a combination graduate degree like a JD/MBA (law/business). Some careers like doctors and lawyers require you to attend graduate school. Some graduate programs require you take an entrance exam. Similar to the SAT's or ACT's, entrance exams such as the MCAT (Medical School), GMAT (business school) and the LSAT (law school) must be taken as a graduate school requirement. We have stressed on numerous occasions the importance of getting to know your professor. Your college professors can be helpful in your enrollment into graduate studies. Recommendations may be required for graduate school. There are scholarship opportunities available for those who wish to attend graduate school. Some graduate schools offer partial and full tuition fellowships and stipends for living expenses while offering you a part time job. Studying in a graduate and professional school program is a worthwhile investment and may be right for you.

# Part II: Parent Guide



## **Part II: Parent Guide**

Congratulations! Your child is on their way to college and a brighter future. You can be extremely proud of your child's preparation and acceptance to college, but the hard work has just begun. Your child needs you now more than ever. Your continuing financial and emotional support can be the difference between them failing and dropping out or them becoming a successful college graduate. While we hope the entire manual will be useful to you, this section is especially designed to help you, help your child achieve their dream of a college education.

### **I. WHAT TO EXPECT FRESHMAN YEAR**

**Drop & Go:** For many students this will be their first time leaving and living away from home. We encourage you to take the time out to visit the campus so that you can get a feel for the place your child will reside for the academic year. With your visit, expect your son or daughter to immediately have a sense of independence. They will want to begin college life immediately, in other words, "thanks mom or dad for bringing me here, but I think I can begin handling this on my own". Try not to feel as if your child is unappreciative of your love, care, protection, and the money you just spent on their fall tuition bill. Feel good about the values and ethics that you have instilled in your young adult for the past 17 or 18 years. These values and principles will be what they hold on to in order to survive college...so drop them off and leave with ease.

**Calls Home:** Usually you will find the behavior of your young adult to be similar as it was when you observed them at home. There will be others who will make drastic changes, and you may feel as if this certainly is not the child you raised. Do not be alarmed. It is probably their way of adjusting. But despite the changes, expect your child to call home. Some will call frequently and some will call a little, but when they do, be prepared for your young adult to tell you about their college experiences, what other kids have or do not have in comparison to their possessions, etc. Sometimes your college student may not share a thing about their experience. They may just want to hear a familiar voice and of course ask for money. Regardless of why your college student calls, take the opportunity to encourage and support them. Let them know that you are proud of their decision to go to college...this will go a long way. The most important thing is to communicate honestly and as often as possible.

**Money, Money and more Money:** If you have not been told, college students need money. There will be expenses for books, toiletries, hanging out with friends on the weekend, long distance phone calls, basketball games, etc...you name the cause, there will be a need for money. Just as your student had expenses as high school students, they will have similar expenses as college students, but more. Many college students go into a crisis because of their worries about money. We encourage you to speak openly and honestly about what you can and cannot afford. Your college student will appreciate it in the long run. In college, there are few students who can pay the full cost. Some have no money at all. Most can manage if they budget correctly. When you have provided the best that you can, encourage your young adult to seek out additional resources. Suggest that they visit the student employment office or career services. There will be opportunities available for financial growth. Your college student may need to take on some of the responsibility as well, by working a few hours a week; we suggest no more than 10 hours for first year students. Your college student should save money from their summer job to the extent that they are able. Teach them to prioritize what they need versus what they want. Budgeting is the key to surviving college.

**Home Alone:** For some parents their children are their best friends. We realize that it may be difficult for you to let go, especially if this is your first kid going to college. Take this time to reflect upon all that you have contributed to the development of your child. Be excited about his/her desire to branch out and to enrich his/her life academically and socially. This may be the opportunity for you to consider taking a college course or two. Do not look at this time as a time that you are alone, but embrace this time for rest or for you to do something new. It will make the awaited return of your college student an enjoyable one. Sometimes it is hard to let go because you depend on this child to help with their brothers or sisters, or to bring in extra income after school. You must let them go. Their college education will benefit the entire family in the long run. Their success will be your success.

**“I Wanna Come Home”:** Expect at any time during the semester or academic year that your college student will want to come home. You may hear from your child, “my classes are too difficult, my professor doesn’t like me, I can’t stand my roommate, you are spending too much money for me, I miss my friends ...” These are just a few examples of what your college student may say to you in order to come home. The main support system for a college student comes from you. Understand your college student is going through a transitional period. We suggest that when your child desires to come home, encourage him/her to wait until the school has an official break. If they are feeling home sick, suggest that they find a buddy from their home, old high school, etc. to bridge the gap of missing home until their break. Suggest that they speak to their college advisor or some other administrator they trust. Remember to budget for their trips home. Remind your child that home will always be there, even after they have finished out the year.

## **II. HOW TO SUPPORT YOUR CHILD**

Your young adult will face many challenges and triumphs while in college. The most important thing to a college student is knowing that their family is behind them 100%. Your college student

will need to know that your support is there for them before they leave for school. The first semester is the toughest for most students and usually their grades reflect these challenges. Adjusting to a college schedule, having a regular study pattern, feeling out the professor, acclimating to a new environment, meeting new people, finding their place and fitting in to the college routine all play a role in college life. Parents need to encourage his/her young adult to go along with the changes. Encourage them to seek help at the first sign of academic trouble by going to their academic advisors or get a tutor when necessary. Suggest that they get to know their professors and get to know them well. It could mean the difference between getting a “C” and a “B”. Upper class students are great resources as well. They will generally have the insights on what classes to take, what advisor is most helpful as well as other college survival techniques. If you attended college and remember the “good ole days”, discuss with your child what worked well for you and what did not. Remember that during this time your college student will be discovering who he/she is as an adult. College is the place where students will be exposed to new subjects, ideas, and experiences. Know that your child will make some good choices and some that are not so good. Always be there to support them. All of these things will foster good attitudes toward college and help to build the confidence of your college student.

### III. HOW TO WORK WITH THE COLLEGE OR UNIVERSITY

Once your child enters into college, there will be a fine line between what you can and cannot do for your student. Some parents will have a difficult time letting go and others will really leave the responsibility up to the student. Regardless of the role you will take, there are certain areas that require parental participation and other areas where the parent’s role is extremely limited. The hands on, hands off policy with parents and their college student can be pretty tricky. Do not get caught up with the policy issues, but rather look for an opportunity to be supportive. Colleges and universities are bound by a law called **FERPA**.

**FERPA:** stands for Family Educational Rights and Privacy Act (sometimes called the Buckley Amendment). Passed by Congress in 1974, the Act grants four specific rights to the adult student:

- ❑ The right to see the information that the institution is keeping on the student
- ❑ The right to seek amendment to those records and in certain cases append a statement to the record
- ❑ The right to consent to disclosure of his/her records
- ❑ The right to file a complaint with the FERPA Office in Washington

We would like you to pay special attention to the area of your adult student’s **“right to consent to disclosure of his/her records”**. This simply means that your college student can choose not to have his/her grades released to the parent, not have his phone/address and other information available to the public.

**DC-CAP Role:** If you recall, DC-CAP collected an “Authorization Form” signed by you and your child. The form gives DC-CAP access to information regarding your child’s grades,

academic records and financial aid packages. This access allows DC-CAP to work with the college or university on behalf of your child's interests. For the next five years, DC-CAP will monitor your child's academic progress, negotiate for the maximum financial aid, work with academic advisors in the event of academic trouble, provide additional financial aid if your child is eligible and assist and encourage your child to complete their college education. DC-CAP is there for you and your child as they progress through their college career.

**Mail & Correspondence:** Administratively speaking, most colleges will send all correspondence to the student directly. The student will become fully responsible for responding to standard and special requests on a regular basis. You could be a few miles away or a few hundred miles away, however you can assist the college by making your college student aware of his/her new found responsibilities. Motivate your student to open and read all mail and respond in a timely manner. When there is confusion, your college student should contact the appropriate school personnel.

**College Financing & Billing:** Parents will almost always be involved with the college student's money matters. Your involvement begins with completing the financial aid forms and applications. Usually, the billing statement from the school will be sent to your home address. Making sure that the student's bill is paid on time is important. If you are unable to pay a balance in full, ask about deferments, payment plans and/or alternative options. Doing so early will help you avoid additional fees later as well as keep your college student in class. If you have questions contact the college's Student Accounts office or Bursar's office for assistance.

#### **Quick Tips on Working With the College or University**

- ☐ Respond to correspondence in a timely manner
- ☐ Open all mail and correspondence from the school
- ☐ Call the appropriate department if you have concerns
- ☐ Provide requested financial aid documents and honor deadlines
- ☐ Respect your college student's right to privacy
- ☐ Acknowledge and pay bills on time
- ☐ If you are having financial difficulties, contact the financial aid office

## **IV. RESIDENCE LIFE**

There are several issues that parents should be familiar with regarding campus life and living in a dorm. The following section presents some of these issues. We recommend that you also refer to the "Residence Life" section in Chapter One.

**Roommate Selection:** The first year student is sent information from the Residence Life Department on the roommate selection process. This is done after a housing deposit has been paid. The residence life office will need to know certain information on the student's habits and

characteristics. Usually this will include such questions as are you neat or tidy, smoker or non-smoker, early riser or late for bed. They may even ask if you have a preference for a roommate based on ethnic background, common interests and/or common religions. Rarely will first year students have the opportunity to select their own roommate. Learning to live with a roommate can be an important part of the college experience. Your college student will have an opportunity during the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> years to select their roommate. Most often, the students who roomed together their first year will do so in subsequent years or at least be near one another. Sometimes the roommate situations do not work out well, but again remember that the experience will be a learned lesson.

**Roommate Trouble:** If your child does not get along with their roommate, they should contact the Resident Assistant (RA). Your child will be required to follow the proper rules as established by the college. Unless your child is in danger, it is rare that roommates are changed. Students will be required to meet with their RA to set up a meeting between themselves and their roommate. The RA is trained to handle these issues and to be a mediator between the students. When the RA is unable to help the student, he or she will refer the case to the Resident Director (RD).

**Resident Assistance/Resident Directors:** These are upper class undergraduate students and/or graduate students enrolled at the institution who have been trained to work with students in a residential setting. These advisors live in the dorms with the students and are available to counsel, mediate, monitor and be a friend to your college student. The **Resident Assistant** is assigned to a group of young men and/or women on a floor in a dorm. The number of RA's is dependant upon the number of students in the dorm. A **Resident Director** lives in the dorm, like the resident assistants; however, he/she supervises and guides the RAs. The resident director will act as a mediator between the student, the RA and the administration in cases that need special attention from the residence life.

**Curfews:** Most colleges do not have curfews for students. The college recognizes a student's independence and their ability to govern themselves, however as noted, the RA will help manage the dorm life. In schools where there is an enforced curfew schedule, visitors are generally required to leave by 11pm Sunday through Thursday and Fridays and Saturdays by 1am. Check with your college student's Residence Life Department for more specifics.

**Single-sex Dorms vs. Coed Dorms:** Single-sex dorms and coed dorms are part of most colleges and universities. Single sex dorms are simply dorms that are designated for the male or female students only. Coed dorms have males and females separated by floors. There are separate bedrooms, bathrooms and showers that are designated for the male and female students. If your child is given a choice, you should sit down with them and discuss the pros and cons of each alternative.

## V. ACADEMIC ISSUES

**Grade Drop:** As mentioned earlier, the academic challenges that your college student will face will be difficult during the first year. It takes time for students to get acclimated to the academic and social environment. As a general rule, all first-year college students' grade point averages drop one entire grade point the first year. This means that if your student had a solid "B+" average in high school, there are great chances that your child will come home from college with a "C+" average. This does not mean that your child is slacking off, but rather learning to balance classes, the workload, and social activities.

Sometimes students can go in either extreme. They will either do too much studying and not take a break, or party too much and not study enough. We encourage you to talk to your college student about the proper balance between studying and relaxation.

**Coursework:** DC-CAP monitors and supports students for up to 5 years. We do not advocate that your student be overloaded with excessive classes. Our recommendation is that a student should not enroll in more than 12-13 credit hours per semester their first year. This is the minimum requirement to be a full-time student. This allows a new college student time to make the adjustment to college work and college life. Some colleges will suggest that a student enroll in 15-17 credit hours, this is not necessary the first year. Students may choose to pick up an extra class in the spring semester or take the option to go to summer school. Discuss with your college bound student what his/her strengths and weaknesses are. They should take a combination of classes/subjects they consider hard and some less difficult. This will help maintain their grade point average. We suggest you strongly advise your child to meet with his/her college academic advisor immediately.

**Remedial coursework:** Some college students who have been admitted to college are required to do remedial work. This does not mean that your kid is not smart, but rather may require more work in a particular subject matter like math or English. If you know that your college bound student is entering into college with a high school G.P.A. that is a 2.5 or "C+ average or below, then we strongly advise you to have your student enroll with tutorial/support services immediately upon entering college. This will ensure that your college student is getting the necessary support to keep up with the challenging classes.

**Keeping Track of Progress:** Ask your student about his/her grades and academic progress frequently. As stated earlier, the grades of an "adult" student, 18 years or older are not sent to the parents. Let your child know that as the parent who is supporting them it is important they keep you up to date on how they are doing. We encourage you to continue a close and open relationship with your college student and provide an environment for them to be free to discuss their strengths and weaknesses. Promote good study habits and the importance of asking for help. Get to know your college student's academic and financial aid advisors.

**Academic Troubles:** Many students get into academic troubles during their freshman year. In the event the trouble is serious, your child may face academic probation or academic suspension. Listed below are their definitions and the consequences associated with them.

- ❑ **Academic Warning:** A term used when the student fails a class and/or is unable to maintain the minimum grade point average requirement for their college for one semester. **For first year college students only**, the minimum GPA requirement ranges between a 1.5 and 2.0 for most schools. Students who have been classified as being on warning will be able to receive financial assistance. An academic warning does not remain permanently on the academic transcript.
- ❑ **Academic Probation:** A term used when the student fails a class and/or is unable to maintain the minimum grade point average requirement for their college for two consecutive semesters. Most colleges require that students secure a cumulative average of 2.0 and must successfully pass all courses. However, for first year college students, some schools have a more flexible cumulative GPA, which ranges from 1.5 – 2.0. Students who fail to secure the minimum GPA required by their college, may return to school, however the student is ineligible for financial assistance until the probation is removed. Students who fail to meet the minimum requirements will need to pay for college from resources other than Federal assistance. Once the probation is lifted, the student can then receive federal financial aid. An academic probation status does not remain permanently on the academic transcript.
- ❑ **Academic Dismissal:** A term used when a student has failed to earn a minimum cumulative GPA required by an institution for 3 consecutive semesters. Students who are academically dismissed cannot return to that college. In cases where a student is academically dismissed, the dismissal is permanent. Students can however, start fresh at another institution and may be eligible for federal financial aid.
- ❑ **Academic Suspension:** A term used when a student has been cited for a college violation, such as plagiarism, a campus crime, underage drinking, cheating or some other academically related incident. Students who are suspended from school go before a college court and are judged by their peers, academic deans and other university officials. A decision of academic suspension can mean that the student is dismissed from college for up to an academic year or permanently.

We strongly advise you to have your son or daughter seek out the academic help they need by meeting with their professors and/or getting additional tutoring for classes that cause them trouble before they are put on probation. If your college student is in academic trouble have them meet with their academic and financial aid advisor immediately to discuss their options.

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## Important Phone Numbers

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